

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1-10. (Cancelled)

11. (Previously Presented) A method, comprising:

receiving a first request, from a service device, for information regarding authentication of a user, wherein the first request is in response to a transaction at the service device;

determining an authentication level required for the transaction based on a parameter of the transaction;

performing authentication of the user for the transaction before completing the transaction when a first one of the authentication level is determined; and

performing authentication of the user for the transaction after completing the transaction when a second one of the authentication level is determined.

12. (Previously Presented) The method of claim 22, wherein identification information of the user includes personal attributes of the user.

13. (Previously Presented) The method of claim 22, further comprising receiving from the service device information regarding current services provided.

14. (Cancelled)

15. (Previously Presented) The method of claim 11, wherein the determining further comprises:

comparing the parameter of the transaction with a parameter of a-past transaction.

16. (Currently Amended) The method of claim 11, wherein the parameter is cost of service, services provision area, service provision frequency, or total sum of money for [[the]] services provided.

17. (Currently Amended) A host computer, comprising:

a receiver operable to receive a request for information from a service device regarding authorization of a user, wherein the request is in response to a transaction at the service device; and

a ~~determining device~~ selecting device operable to determine an authentication level required for the transaction based on a parameter of the transaction,

wherein authentication of the user is performed for the transaction before completing the transaction when a first one of the authentication level is determined,

wherein authentication of the user is performed for the transaction after completing the transaction when a second one of the authentication level is determined.

18. (Currently Amended) A communications device, comprising:

a receiver operable to receive, from a host computer, a request for information regarding authentication of a user at a service device, wherein the request is in response to a transaction at the service device;

a storage device operable to store information regarding the authentication of the user; and

a transmitter operable to transmit information regarding the authentication of the user, stored in the storage device, to the host computer in response to receiving the request for information regarding the authentication of the user;

wherein the communications device is a mobile communications device,

wherein the request for information is received before the transaction has completed when a first one of [[an]] a plurality of independent authentication level levels is used for the transaction, and

wherein the request for information is received after the transaction has completed when a second one of an authentication level is used for the transaction.

19. (Previously Presented) The communications device of claim 18, wherein the transmitter is further operable to selectively transmit, to the host computer, information regarding the authentication of the user based on a type of authentication requested.

20. (Cancelled)

21. (Currently Amended) A tangible computer-readable medium having stored thereon[[,]] computer-executable instructions that, if executed by a machine, cause the machine to perform a method comprising:

receiving a request, from a service device, for information regarding authentication of a user, wherein the request is in response to a transaction at the service device;

determining an authentication level required for the transaction based on a parameter of the transaction;

performing authentication of the user for the transaction before completing the transaction when a first one of the authentication level is determined; and

performing authentication of the user for the transaction after completing the transaction when a second one of the authentication level is determined.

22. (Previously Presented) The method of claim 11, wherein the performing authentication comprises:

transmitting to a mobile communications device a second request for user identification information in response to receiving the first request;

receiving the user identification information from the mobile communications device;

comparing the user identification information and authentication information to generate comparison results; and

using the comparison result to authenticate.

23. (Previously Presented) The host computer of claim 17, further comprising:

a transmitter operable to transmit a second request for user identification information to a mobile communications device in response to receiving the first request, wherein the receiver is further operable to receive, in response to the second request, user identification information from the mobile communications device; and

a comparing device operable to compare the user identification information and authentication information to generate comparison results.

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24. (Previously Presented) The host computer of claim 23, wherein the user identification information includes personal attributes of the user.

25. (Previously Presented) The host computer of claim 23, wherein the receiver is further operable to receive from the service device information regarding current services provided.

26. (Currently Amended) The host computer of claim 23, wherein the parameter is cost of service, services provision area, service provision frequency, or total sum of money for [[the]] services provided.

27. (Previously Presented) The host computer of claim 17, wherein the determining device is further operable to compare the parameter of the transaction with a parameter of a past transaction.

28. (New) A method comprising:

receiving, using a processing device, a first request from a communications device, wherein the first request comprises information identifying a customer to be authenticated and information identifying a price of a product or service to be purchased by the customer;

setting, using the processing device, an authentication level based on the price of the product or service to be purchased by the customer, wherein the authentication level corresponds to an authentication procedure to be performed;

transmitting, using the processing device, a second request to a mobile communications device of the customer;

receiving, using the processing device, authentication information from the mobile communications device, wherein the authentication information comprises identification information of the customer; and

transmitting, using the processing device, the authentication information to the communications terminal.

29. (New) The method of claim 28, wherein the setting comprises:

selecting a first authentication level if the price is equal to or less than a first predetermined value;

selecting a second authentication level if the price is greater than the first predetermined level and equal to or less than a second predetermined level; and

selecting a third authentication level if the price is greater than the second predetermined level.

30. (New) The method of claim 29, further comprising:

if the first authentication level is selected, unconditionally authenticating the customer;

if the second authentication level is selected, authenticating the customer after receiving a first confirmation from the customer; and

if the third authentication level is selected, authenticating the customer after receiving the first confirmation from the customer and a second confirmation from the communications device.